

Out-of-Scope Flexible Spending Plan

The Out-of-Scope (OOS) Flexible Spending Plan is part of your Employee Benefit Plan coverage and provides coverage in addition to the Extended Health Care and Dental Plans.

There are **2 plan options** under the OOS Flexible Spending Plan:

HEALTH CARE SPENDING ACCOUNT (HSA)

- Provides **coverage for you and your eligible spouse and dependents**
- Covers all CRA eligible medical expenses such as eye glasses, medical services and supplies, prescription drugs not covered by your plan coverage, dental and orthodontic services not covered by your plan coverage
- Amounts reimbursed are **non-taxable** to you
- If you submit a health or dental claim, any unpaid portion can automatically be paid from your HSA
- Claims are paid by Great-West Life

LIFESTYLE SPENDING ACCOUNT (LSA)

- Provides **coverage for you (the employee) only**
- Covers lifestyle-related expenses such as a gym membership, curling fees, hockey fees, instructed fitness classes, or exercise equipment.
- Covers health support expenses such as smoking cessation or weight management programs
- Covers personal interest programs such as art classes or tuition not covered by your employer
- Can also be deposited to a TFSA or RRSP
- Amounts reimbursed are **taxable** to you
- Claims are paid by 3sHealth and reimbursed through payroll

More information about the items covered under the **HSA** or **LSA** can be found in the **OOS Flexible Spending Plan Commentary** booklet available at www.3shealth.ca or from your employer.

If you are a new employee and you are eligible for the OOS Flexible Spending Plan, you will receive the

Out-of-Scope Flexible Spending Plan Annual Allocation Form

You will use this form to tell us how you would like to use your Flexible Spending Plan allocation amount for the current calendar year.

You have 3 choices for your Annual Allocation Amount

1. Deposit 100% of your allocation amount to
HSA

2. Deposit 100% of your allocation amount to
LSA

3. Split your allocation amount and deposit
50% HSA and 50% LSA

Once you have made your selection, your choice is **locked-in** for the current calendar and cannot be changed until the allocation occurs for the next calendar year.

Each year in November, you will receive the ***Out-of-Scope Flexible Spending Plan Annual Re-Allocation Form***. If you wish to change your allocation for the next calendar year, you must complete the Re-Allocation Form and return it to 3sHealth **on or before December 15th**. If you do not wish to change your allocation, then it is not necessary to complete the form for that year.

The amount of the annual allocation is determined each year by the Ministry of Health. The amount you will receive will be determined by the percentage of full-time employment that you work in your Out-of-Scope position.

For new employees, the amount of your allocation will also be determined by the number of complete calendar months remaining in the current calendar year after you become eligible. Your OOS Flexible Spending Plan coverage will start on the later of the 1st of the month following the month you became eligible or the date you return your completed *Out-of-Scope Flexible Spending Plan Annual Allocation Form* to 3sHealth. If your form is not returned to 3sHealth within 60 days of your eligibility date, your allocation amount will automatically be deposited to **HSA**.

If you are on a leave of absence on December 31st, your OOS Flexible Spending Plan enrolment will end. Upon your return to work, you must complete a new ***Out-of-Scope Flexible Spending Plan Allocation Form***.

Deadline to Use your HSA and/or LSA Allocation Amount

Your **HSA** can be used for expenses in the current calendar year. Any unused balance will carry over for 1 year to the next calendar year. Claims must be submitted by **March 1st** following the year in which the expense was incurred. Any unused balance after the second year will be forfeited.

Your **LSA** can be used for expenses incurred in the current calendar year only and must be submitted by **March 1st** following the year in which the expense was incurred. Any unused balance will be forfeited.

To Submit a HSA or LSA Claim for Reimbursement

HSA Claims for Reimbursement

- Must be sent to **Great-West Life**
- Your Group # is 335663 and your Certificate # can be found on your 3sHealth pay direct drug card
- Claims can be submitted electronically using *GroupNet for Plan Members* at <https://groupnet.greatwestlife.com>
- Claims can also be submitted by paper claim. Claim forms can be found on *GroupNet for Plan Members* or at the 3sHealth website www.3shealth.ca
- If you have questions about your HSA claim you can call **Great-West Life at 1-866-408-0213**

LSA Claims for Reimbursement

- Must be sent to **3sHealth**
- Your Benefit ID# can be found on your 3sHealth pay direct drug card.
- Claim forms can be found on the 3sHealth website www.3shealth.ca
- Claims can be submitted electronically by scanning and emailing your claim form and receipts to ebp@3shealth.ca
- If you have questions about your LSA claim you can call **3sHealth at 1-866-278-2301**

For further information about the OOS Flexible Spending Plan please call a Benefit Services Officer toll free at 1.866.278.2301 or email ebp@3shealth.ca